RURAL CALIFORNIA HOUSEHOLDS--A PROFILE

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In the past decade, California households have been faced with many changes. This is especially true in rural areas and small communities. To learn more about how households manage their resources, cope with changes, and view their economic well-being, California participated in the NC-182 project. Data were collected from Kings and Colusa counties. Two hundred and seventy-five questionnaires were returned from the financial managers: 136 from Kings County and 139 from Colusa County. An additional 156 questionnaires (65 from Kings County and 91 from Colusa County) were received from the other adult in the household.

The financial managers ranged in age from 18 to 89; the other adults ranged in age from 19 to 80. Both had an average age of 50. Forty-six percent of the financial managers were male and 54 percent were female. As might be expected, 56 percent of the other adults were male and 44 percent were female. More than two-thirds of the financial managers had been married for an average of 23.5 years. The average household size was 2.5. Over half of the financial managers and other adults in the households were employed or self-employed. An additional 26 percent of the financial managers and 28 percent of the other adults were retired. The households had an average yearly income in 1987 of $27,280.

Overall, the respondents--both the financial managers and the other adults in the household--perceived that they were handling their finances well and were satisfied with the things they have and the way they were living. When asked about the extent to which they control their finances, 73 percent of the financial managers in Kings County and 62 percent of the financial managers in Colusa County were satisfied or very satisfied. There was even more satisfaction about the extent to which they control their lives with more financial managers in both counties (79 percent in Kings County and 71 percent in Colusa County) being satisfied or very satisfied.

As would be expected from past research, there was a general dissatisfaction with their ability to save and the amount they were able to save. However, when unexpected expenses occurred, many were able to "fall back" on savings to handle the emergency. In both counties, there was a large majority of respondents who had money problems at least occasionally. Forty-one percent of the financial managers in Kings County had money problems usually or most of the time while 19 percent had money problems occasionally. In Colusa County, 37 percent of the financial managers reported that they had money problems usually or most of the time with an additional 29 percent saying they occasionally had money problems. The remainder of the financial managers (40 percent in Kings County and 34 percent in Colusa County) reported that they seldom or never had money problems.

The problems identified by the greatest number of financial managers in both counties as occurring usually or most of the time included not being able to save; not having enough money for dentist, doctors, or medicine; and not having enough money for health insurance. The problem that was identified as least likely to occur was getting behind on the rent or mortgage payment.

The overall life satisfaction of this sample was high. Over half of the financial managers in both counties were generally satisfied with their ability to achieve and get ahead. They were also satisfied with the way they use their resources (61 percent) and the amount of their current debt (59 percent). Most felt they were in control of their lives and were satisfied with their marriages, housing, neighborhood and community.

The respondents were also asked how external changes in the community had affected their lives. These changes included employment conditions, businesses and people moving into and out of communities, increase in costs, and availability of community services. In general, if the respondents perceived a change was positive, they tended to perceive themselves as being better off; a negative change tended to be perceived as making them worse off. For this sample, two-thirds of the financial managers who perceived a negative change in cost of health care and availability of community services felt that the change caused them to be worse off economically. But, only one-third of the financial managers perceiving negative change in the number of persons seeking welfare and in the number of persons benefitting from farm support programs felt that change caused them to be worse off.

Few significant differences existed in the responses of the financial managers from Kings and Colusa County. In evaluating the results of this research, one needs to realize the limitations of the sample. While the questionnaires were sent to a randomly selected group of households, the persons who responded should not be regarded as a representative sampling of all the people in both counties or the state. In both counties the respondents had more education than the average person in the county, were somewhat older, and had incomes that were slightly higher than the means for each county. The sampling does reflect fairly closely the current racial mix of both counties.

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